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EXAMINER

ROSEN, NICHOLAS D

ART UNIT PAPER NUMBER

3625

DATE MAILED: 03/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/925,972	<b>Applicant(s)</b> FEI ET AL.	
	<b>Examiner</b> Nicholas D. Rosen	<b>Art Unit</b> 3625	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 10 June 2003.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-39 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-39 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 8/10/01 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>8/20/02 &amp; 6/10/03</u> . | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

Claims 1-39 have been examined.

#### ***Claim Objections***

Claims 1-27 are objected to because of the following informalities: In the fifth line of claim 1, "category" should be followed by a comma rather than a semicolon, and the next line should not be indented. Appropriate correction is required.

Claim 23 is objected to because of the following informalities: The word "dispersed" should be "disbursed". Appropriate correction is required.

Claim 37 is objected to because of the following informalities: It is suggested by Examiner that "user relationship" should probably be "a user relationship". Appropriate correction is required.

#### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1, 2, 5, 6, 10, and 12 are rejected under 35 U.S.C. 102(e) as being anticipated by Ferber et al. (U.S. Patent Application Publication 2002/0003162). As per

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claim 1, Ferber discloses a method for presenting a show on an automated teller machine (ATM), said method comprising the steps of: providing access to a memory area containing a plurality of show elements (Abstract; paragraphs 8, 9, 19, and 23); associating a subset of said plurality of show elements with a market category (paragraphs 8, 19, 23, and 24); in response to activation of said ATM by a user associated with said market category, selecting one or more show elements from said subset to form a playlist; and displaying said one or more show elements identified by said playlist to said user (Abstract; paragraphs 20 and 22-26). Ferber does not use the work "playlist," but whatever set of advertisements are selected and displayed may be regarded as a playlist.

As per claim 2, Ferber discloses that said market category is defined by one or more traits (paragraphs 23 and 24).

As per claim 5, Ferber discloses that one of the traits is an ATM market class (paragraph 24).

As per claim 6, Ferber discloses that said step of selecting one or more show elements comprises retrieving a list of show elements from a profile (paragraphs 23 and 24).

As per claim 10, Ferber discloses ordering a said playlist prior to said step of displaying said one or more show elements (paragraphs 22 through 25).

As per claim 12, Ferber discloses that said plurality of show elements comprises at least one advertisement (Abstract; paragraphs 8, 9, and 23-25).

Claims 34, 35, and 38 are rejected under 35 U.S.C. 102(e) as being anticipated by Ferber et al. (U.S. Patent Application Publication 2002/0003162). As per claim 34, Ferber discloses an apparatus for presenting a show on an automated teller machine (ATM), comprising: a memory area containing a plurality of show elements (paragraphs 9, 23, and 24); a processor that monitors activity on said ATM (Abstract; paragraphs 89, 23, and 24), wherein said processor, in response to activation of said ATM by a user associated with a market category, retrieves one or more of said plurality of show elements from said memory area, and presents said show elements to said user (Abstract; paragraphs 9, 20, 22, 23, 24, and 25).

As per claim 35, Ferber discloses that said market category is defined by one or more traits (paragraphs 23 and 24).

As per claim 38, Ferber discloses that one of the traits is an ATM market class (paragraph 24).

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein

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were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

Claims 3 and 4 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 2 above, and further in view of official notice. As per claim 3, Ferber discloses that one of said traits is possession of an access card (paragraphs 20 and 22), and official notice is taken that it is well known for access cards to contain strings of predetermined alphanumeric characters (e.g., the ATM card in Examiner's wallet does so). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the access card to contain a string of predetermined alphanumeric characters, for the obvious advantage of enabling a user to readily distinguish the access card from other cards in his wallet.

As per claim 4, Ferber does not expressly disclose that one of the traits is a user relationship, but does disclose that the traits include a user profile (e.g., paragraph 23), and official notice is taken that it is well known for user profiles to comprise user relationships. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for one of the traits to be a user relationship, for the obvious advantage of selecting advertisements likely to result in purchases by users, based on relevant information about users.

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Claims 7, 8, and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 6 above, and further in view of official notice. As per claim 7, Ferber discloses that the profile comprises an access card identifier (paragraphs 20 and 22). Ferber does not expressly disclose a show element identifier, but official notice is taken that it is well known for files or elements in a database to have identifiers. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the profile to comprise a show element identifier, for the obvious advantage of being able to select and display a relevant show element, as disclosed in Ferber.

As per claim 8, Ferber discloses that the profile comprises an identifier for the user (paragraphs 20, 22, and 23). Ferber does not expressly disclose a show element identifier, but this is held to be obvious as set forth in regard to claim 7 above.

As per claim 9, Ferber discloses that the profile comprises an identifier for the ATM (inherent as necessary to base show elements on the location of the ATM, as disclosed in paragraph 24). Ferber does not expressly disclose a show element identifier, but this is held to be obvious as set forth in regard to claim 7 above.

Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 10 above, and further in view of Kurtzman, II et al. (U.S. Patent 6,144,944). Ferber does not disclose retrieving a weight assigned to each of said one or more show elements, but Kurtzman teaches retrieving weights assigned to advertisements (column 2, lines 22-47). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to

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retrieve retrieving a weight assigned to each of said one or more show elements, for stated advantage of finding a best match advertisement(s) for a user.

Claims 13 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 1 above, and further in view of Stock ("Coming Next to Your Local Bank: ATMs That Allow Internet Access?") and official notice. As per claim 13, Stock teaches ATM's displaying show elements including the Web sites of hometown newspapers (paragraph beginning "Existing technology would let consumers customize"), and official notice is taken that it is well known for newspapers to include public service announcements. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the show elements to comprise at least one public service announcement, for the obvious advantage of providing users with desired public service announcements.

As per claim 14, Stock teaches ATM's displaying show elements including the Web sites of hometown newspapers (paragraph beginning "Existing technology would let consumers customize"), and official notice is taken that it is well known for newspapers to include news articles. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the show elements to comprise at least one news article, for the obvious advantage of providing users with desired news articles.

Claims 15 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 1 above, and further in view of Vak (U.S. Patent 5,473,143). As per claim 15, Ferber discloses providing a contact device that is

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responsive to an input from the user (paragraph 20); Vak implies a similar or identical contact device (column 2, lines 12-21; column 6, lines 1-28), and teaches in response to user input, generating an electronic mail message containing information about the user, and transmitting said message (column 1, line 65, through column 3, line 9; column 17, lines 43-53; column 18, lines 39-58). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to generate and transmit such a mail message, for the stated advantage (Vak, column 1, lines 55-61) of providing readily accessible electronic mail communication that frees users from the need to use a special purpose terminal.

As per claim 16, Ferber discloses providing a contact device that is responsive to an input from the user (paragraph 20); Vak implies a similar or identical contact device (column 2, lines 12-21; column 6, lines 1-28), and teaches in response to user input, generating an electronic mail message and transmitting said electronic mail message to an address specified by the user (column 1, line 65, through column 3, line 9; column 17, lines 43-53). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to generate and transmit such a mail message, for the stated advantage (Vak, column 1, lines 55-61) of providing readily accessible electronic mail communication that frees users from the need to use a special purpose terminal.

Claims 17, 18, and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 1 above, and further in view of Redman ("Wells Fargo to Web-enable 6,300 Machines"). As per claim 17, Ferber does not

disclose displaying a default set of show elements prior to activation of said ATM by the user, but Redman teaches this (paragraph beginning "The interactive element").

Hence, displaying such default show elements would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention, for the obvious advantage of advertising one's goods and services, or receiving payment for advertising other businesses' goods and services.

As per claim 18, Ferber discloses show elements being based on a market class for the ATM (paragraph 24).

As per claim 19, Ferber does not expressly disclose processing a transaction request during said step of displaying said one or more of said show elements, but Redman teaches such processing (paragraph beginning "The interactive element"). Hence, processing a transaction request during said step of displaying said one or more of said show elements would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention, for the obvious advantages (noted in Redman) of not reducing the usefulness of ATM's, requiring more ATM's to be installed, with corresponding costs, to transact the same amount of business, or frustrating users waiting to complete their transactions.

Claims 20, 21, 22, 23, 24, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 1 above, and further in view of Redman ("Wells Fargo to Web-enable 6,300 Machines") and official notice. Redman teaches displaying show elements during processing without interfering with customer transactions (paragraph beginning "The interactive element"). Redman does not

expressly state that this is done while waiting for the user to respond to a prompt to enter a PIN (as per claim 20), while waiting for the user to respond to a prompt to select a transaction mode (as per claim 21), while waiting for the user to respond to a prompt to select an account (as per claim 22), while waiting for the user to respond to a prompt to retrieve a disbursed item (as per claim 23), while waiting for the user to respond to a prompt (as per claim 24), or that the step of displaying is carried out substantially simultaneously with at least one of prompting the user to enter a PIN, select a transaction mode, or select an account, processing a transaction request initiated by the user, displaying a transaction request result, dispensing an access card, and dispensing a receipt (as per claim 25). However, official notice is taken that it is well known for ATM's to wait for user to respond to the various kinds of prompts in claims 20-24, and to perform at least one of the prompting, processing, displaying, and dispensing steps of claim 25. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to display show elements in the various circumstances recited in claims 20-25, for the obvious advantages (noted in Redman) of not reducing the usefulness of ATM's, requiring more ATM's to be installed, with corresponding costs, to transact the same amount of business, or frustrating users waiting to complete their transactions.

Claims 26 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 1 above, and further in view of official notice. As per claim 26, Ferber does not expressly disclose prompting the user to enter a PIN, prompting the user to select a transaction mode, prompting the user to select an

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account, processing a transaction request initiated by the user, displaying a transaction request result, dispensing an access card, and dispensing a receipt. However, official notice is taken that these are routine procedures of ATM's, as Examiner is in a position to know, having used ATM's for over twenty years, along with millions of other Americans. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to do these things, for the obvious advantage of enabling users to carry out their desired transactions, receive back their cards, etc.

As per claim 27, Ferber discloses retrieving user's profile in response to activation (paragraphs 20, 22, and 23), and discloses that the profile may include user preferences (paragraph 21), implying retrieving a set of user preferences in response to activation; Ferber also discloses receiving input from the user comprising a PIN (paragraph 20). Ferber does not expressly disclose that the input also consists of a transaction mode entered by the user in response to instructions displayed on a single display screen, but official notice is taken that it is well known to receive as input a transaction mode entered by an ATM user in response to instructions displayed on a single display screen (e.g., a single display screen offers choices, and a user presses a button to choose withdrawal of cash as a transaction mode); official notice is taken that it is also well known for ATM's to dispense cash to users. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the input to comprise such a transaction mode, and for the

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method to comprise dispensing cash, for the obvious advantage of enabling the ATM to carry out its basic functions as an ATM, also known as a cash machine.

Claims 28 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over the anonymous article, "The Year of the Thin Client," hereinafter "Year," in view of official notice. As per claim 28, "Year" discloses a method of dispensing cash from an ATM, comprising: retrieving a set of user preferences from a memory area in response to insertion of an access card into the ATM by a user (six paragraphs beginning from "Other news from RDS included announcements"; the "display of personalised information" requires such retrieval). "Year" does not expressly disclose receiving input from a user, wherein said input consists of a PIN and a transaction mode entered by a user in response to instructions displayed on a single display screen, but official notice is taken that it is well known for ATMs to receive a PIN and transaction mode as input from a user in response to displayed instructions, as Examiner is in a position to know, having used ATM's for over twenty years, along with millions of other Americans. "Year" does not expressly disclose dispensing said cash to the user, but dispensing cash from ATMs is both notoriously well-known and implied by the question, "Hello, Ms. Smith, would you like your usual \$100 withdrawal today?" Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to receive such input and dispense the cash, for the obvious advantage of enabling the ATM to carry out its basic functions as an ATM, also known as a cash machine.

As per claim 29, "Year" discloses that the set of user preferences comprises a fast cash option ("Hello, Ms. Smith, would you like your usual \$100 withdrawal today?"). "Year" does not disclose that the set of user preferences comprises a language option or a receipt print option, but official notice is taken that it is well known to offer people the options of what language to use, and whether to receive receipts. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the set of user preferences to comprise a language option and a receipt print option, for the obvious advantage of providing users with desired customized services.

Claim 30 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber et al. (U.S. Patent Application Publication 2002/0003162) in view of official notice. Ferber discloses inserting an access card into an ATM and providing a PIN (paragraph 20). Ferber does not disclose providing a transaction mode as well, in response to a query consisting of a single screen, but official notice is taken that it is well known to provide a transaction mode (such as "withdrawal from checking") in response to instructions displayed on a display screen, and also that it is well-known for users of ATM's to receive cash and retrieve their access cards, as Examiner is in a position to know, having used ATM's for over twenty years, along with millions of other Americans. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to provide a transaction mode as recited, for the obvious advantage of carrying out one's desired transaction; and to receive the

cash and retrieve the access card, for the obvious advantage of completing the transaction with the ATM (also known as a cash machine).

Claim 31 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber et al. (U.S. Patent Application Publication 2002/0003162) in view of official notice. Claim 31 is closely parallel to claim 30, and found obvious on the same grounds; additionally, official notice is taken that it is well known to receive a receipt upon using an ATM; hence, doing so would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention, for the obvious advantage of aiding users in tracking their bank balances and balancing their checkbooks.

Claim 32 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber et al. (U.S. Patent Application Publication 2002/0003162) in view of official notice. Ferber discloses inserting an access card into an ATM and providing a PIN (paragraph 20). Ferber does not disclose providing a transaction mode as well, in response to a query consisting of a single screen, but official notice is taken that it is well known to provide a transaction mode (such as "balance inquiry") in response to instructions displayed on a display screen, and also that it is well-known for users of ATM's to receive printouts and retrieve their access cards, as Examiner is in a position to know, having used ATM's for over twenty years, along with millions of other Americans. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to provide a transaction mode as recited, for the obvious advantage of carrying out one's desired transaction; and to receive the

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printout statement and retrieve the access card, for the obvious advantage of aiding users in learning their bank balances or other account information.

Claim 33 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber et al. (U.S. Patent Application Publication 2002/0003162) in view of Redman ("Wells Fargo to Web-enable 6,300 Machines") and official notice. Ferber discloses a method of conducting a transaction on an ATM comprising: (a) displaying a show in response to activation of the ATM by a user (paragraphs 20, 23, 24, and 25). Ferber does not expressly disclose performing at least one of the listed substeps while carrying out step (a), wherein none of the substeps performed in step (b) are delayed due to the performance of step (a), but Redman teaches displaying a show during processing without interfering with customer transactions (paragraph beginning "The interactive element"). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to perform at least one of the substeps without any of the substeps being interrupted or delayed due to the performance of step (a), for the obvious advantages (noted in Redman) of not reducing the usefulness of ATM's, requiring more ATM's to be installed, with corresponding costs, to transact the same amount of business, or frustrating users waiting to complete their transactions.

Neither Ferber nor Redman expressly discloses that the transaction comprises performing at least one of: prompting the user to enter a PIN, prompting the user to select a transaction mode, prompting the user to select an account, processing a

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transaction request initiated by the user, displaying a transaction request result, dispensing an access card, and dispensing a receipt. However, official notice is taken that these are routine procedures of ATM's, as Examiner is in a position to know, having used ATM's for over twenty years, along with millions of other Americans. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the transaction to comprise at least one of these, for the obvious advantage of enabling users to carry out their desired transactions, receive back their cards, etc.

Claims 36 and 37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber as applied to claim 35 above, and further in view of official notice. As per claim 36, Ferber discloses that one of said traits is possession of an access card (paragraphs 20 and 22), and official notice is taken that it is well known for access cards to contain strings of predetermined alphanumeric characters (e.g., the ATM card in Examiner's wallet does so). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the access card to contain a string of predetermined alphanumeric characters, for the obvious advantage of enabling a user to readily distinguish the access card from other cards in his wallet.

As per claim 37, Ferber does not expressly disclose that one of the traits is a user relationship, but does disclose that the traits include a user profile (e.g., paragraph 23), and official notice is taken that it is well known for user profiles to comprise user

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relationships. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for one of the traits to be a user relationship, for the obvious advantage of selecting advertisements likely to result in purchases by users, based on relevant information about users.

Claim 39 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ferber et al. (U.S. Patent Application Publication 2002/0003162) in view of official notice. Ferber discloses an apparatus for transmitting advertisements to an automated teller machine (ATM), comprising: a first memory area containing a plurality of advertisements (paragraphs 9, 23, and 24); and a processor, responsive to activation of said ATM by a user, that retrieves one or more of said plurality of advertisements from said first memory area, and transmits said advertisements to the user (Abstract; paragraphs 9, 20, 22, 23, 24, and 25). Ferber does not expressly disclose a second memory area that associates said one or more of said plurality of advertisements with a user, but does disclose associating and linking advertisements with a user (paragraph 23), official notice is taken that it is well known for computers to store information in memory areas in the course of operations. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for the apparatus to comprise such a second memory area, for the obvious advantage of storing and manipulating the link information at least when in the course of linking and transmitting advertisements.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Covert et al. (U.S. Patent 6,334,117) disclose an automated banking machine and system (note last paragraph in column 17/first paragraph in column 18). Chen (U.S. Patent Application Publication 2002/0032656) discloses a system and method for providing ATM services to multiple financial institutions.

Wilkman (WO 00/72113 A2) discloses a coupon calendar system and method.

Lee ("Customized Ads, Coupons Coming to ATMs?"), made of record by Applicant in the IDS of August 20, 2002, is believed to be the most relevant non-patent literature of record.

Furthermore, Coutts et al. (U.S. Patent Application Publication 2001/0029528 A1) has been made of record by Applicant as a foreign patent document (in the IDS of August 20, 2002). Examiner is listing it as a U.S. Patent document to assure that it will be noted correctly should the instant application ever issue as a patent.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nicholas D. Rosen, whose telephone number is 571-272-6762. The examiner can normally be reached on 8:30 AM - 5:00 PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Pond, can be reached at 571-272-6760. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Non-official/draft communications can be faxed to the examiner at 571-273-6762.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*Nicholas D. Rosen*

**NICHOLAS D. ROSEN  
PRIMARY EXAMINER**

March 15, 2006